

Information to identify the case:

Debtor 1	Antonio Esposito	Social Security number or ITIN	xxx-xx-6561
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-21081-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Antonio Esposito
dba Antonio Esposito Jr.

9/13/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Antonio Esposito
 Debtor

Case No. 19-21081-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 24

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db Antonio Esposito, 47 Coke Ave, Avenel, NJ 07001-1912
 518279583 +Atlantic medical group, po box 419101, Boston, MA 02241-9101
 518279586 Comm Powered, 1758 Pulaski Hwy, Bear, DE 19701-1712
 518279588 Community Powered Fcu, 1758 Pulaski Hwy, Bear, DE 19701-1712
 518279592 +Pressler felt and warshaw, 7 entin rd, Parsippany, NJ 07054-5020
 518279596 Security Service Fcu, 16211 La Cantera Pkwy, San Antonio, TX 78256-2421
 518279595 +Security Service Fcu, PO Box 691510, San Antonio, TX 78269-1510
 518279597 +Surgery Center Of Central Nj, 107 N Center Dr, North Brunswick, NJ 08902-4909
 518279599 Telecom Self-Reported, PO Box 4500, Allen, TX 75013-1311
 518279601 Utility Self-Reported, PO Box 4500, Allen, TX 75013-1311
 518279585 cmre financial services, 3075 E Imperial Hwy Ste 200, Brea, CA 92821-6753
 518279593 robert p. nahum pc, 11 Brunswick Woods Dr, East Brunswick, NJ 08816-5601
 518279594 schachter portnoy, 3490 US Highway 1 Ste 6, Princeton, NJ 08540-5920

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 14 2019 00:37:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 14 2019 00:37:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518279584 EDI: TSYS2.COM Sep 14 2019 04:08:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 518279587 E-mail/Text: jromaine@cpwrfcu.org Sep 14 2019 00:36:50 Community Powered Fcu, 401 Eagle Run Rd, Newark, DE 19702-1602
 518279589 E-mail/Text: BANKRUPTCY@CUDENVER.COM Sep 14 2019 00:38:17 Credit Union of Denver, PO Box 261420, Lakewood, CO 80226-9420
 518279590 EDI: TSYS2.COM Sep 14 2019 04:08:00 Macys/dsnb, PO Box 8218, Mason, OH 45040-8218
 518279591 EDI: MID8.COM Sep 14 2019 04:08:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 518280619 +EDI: RMSC.COM Sep 14 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518279600 EDI: TFSR.COM Sep 14 2019 04:08:00 Toyota Motor Credit, 4 Gatehall Dr, Parsippany, NJ 07054-4518
 518279598 EDI: WTRRN BANK.COM Sep 14 2019 04:08:00 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
 518451168 EDI: BL-TOYOTA.COM Sep 14 2019 04:08:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2019 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
 Edward Nathan Vaisman on behalf of Debtor Antonio Esposito vaismanlaw@gmail.com, G20495@notify.cincompass.com
 Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
 rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4